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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Currently Amended) An electronic bill presentment and payment system for receiving billing data from each of multiple biller clients for each of multiple payer clients, the system comprising:

     a)   an invoice loader receiving the billing data and providing batch input of billing data to a billing database, the billing data comprising, for each of a plurality of bills, an amount due and settlement and payment options comprising an indication of a discounted amount if paid prior to a discount expiration date;

     b)   a billing database for storing the billing data;

     c)   an application server:

       i)   receiving a plurality of instruction files each representing a transaction for at least one of reading and manipulating billing data;

       at least one instruction file representing a transaction for reading billing data comprising bills from the multiple biller clients for a particular payer client with a defined discount expiration date; and

       at least one instruction file representing a transaction for authorizing payment of the discounted amount on at least one of the bills from the multiple biller clients for the particular payer client with the defined discount expiration date;

      ii)   performing each transaction utilizing data included in the instruction file, and providing a data response file complying with a predetermined format, the response data file provided in response to receiving a transaction for reading billing data comprising bills from the multiple biller clients for the particular payer client with the defined discount expiration date including the billing data for the

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bills from the multiple biller clients for the particular payer client with the defined discount expiration date;

    d)   a presentation server coupled to the application server and including a document database; the document database including a plurality of document style sheets, each for presenting response data in a predetermined document format corresponding to one of the payer clients, and the presentation server receiving the response file and generating a client document utilizing data extracted from the response file and the document style sheet corresponding to the payer client;

    e)   the presentation server further:

    i)   receiving, from a payer client system, a selection to display bills invoices for the payer client with a defined discount expiration date and providing, to the application server, the instruction file representing a transaction for reading billing data comprising bills from the multiple biller clients for the particular payer client with the defined discount expiration date;

    ii)   receiving the response data file from the application server and populating a document style sheet for presenting billing data to the payer client in a predetermined document format corresponding to the payer client to generate the client document including billing data for the bills from the multiple biller clients for the particular payer client with the defined discount expiration date;

    iii)   receiving, from the payer client system, a selection to authorize payment of the discounted amount on at least one of the bills from the multiple biller clients for the particular payer client with the defined discount discounted expiration date and providing, to the application server, the instruction file for paying the discounted amount on the at least one of the bills for the particular payer client with the defined discount expiration date;

    f)   the application server further generating a payment transaction of the discounted amount on the at least one of the bills with the defined discount expiration date and manipulating the billing data to reflect settlement of such at least

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one of the bills by payment of the discounted amount.

2.   (Original) The electronic bill presentment and payment system of claim 1,
wherein the data response file comprises an XML message and wherein the
presentation server utilizes the content of the XML message to build the client
document.

3.   (Original) The electronic bill presentment and payment system of claim 2,
wherein the client document is an HTML document.

4.   (Original) The electronic bill presentment and payment system of claim 2,
wherein the document style sheet includes a plurality of document fields and the
presentation server populates each document field by matching data from the data
response file to populate the document field.

5.   (Original) The electronic bill presentment and payment system of claim 4,
wherein the data response file comprises a plurality of data fields and a plurality of
predetermined tags, each tag identifying one of the plurality of data fields and
wherein the presentation server utilizes a tag to identify data for inclusion in the client
document.

6.   (Original) The electronic bill presentment and payment system of claim 5,
wherein the client document is an HTML document.

7.   (Currently Amended) The electronic bill presentment and payment system of
claim 1, wherein the plurality of bills from the multiple biller clients for a particular
payer client with a defined discount expiration date are bills with a discount expiration
date different than an invoice due date and the discounted amount is different than

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the amount due.

8.   (Original) The electronic bill presentment and payment system of claim 7, wherein the data response file comprises a plurality of data fields and a plurality of predetermined tags, each tag identifying one of the plurality of data fields and wherein the presentation server utilizes a tag to identify data for inclusion in the client document.

9.   (Original) The electronic bill presentment and payment system of claim 8, wherein one of the predetermined tags identifies a data field which identifies the billing client associated with the transaction and the presentation server utilizes the data field which identifies the billing client to select a document format for presenting the response data to the client.

10.   (Original) The electronic bill presentment and payment system of claim 9, wherein the client document is an HTML document.

11.   (Previously Amended) The electronic bill presentment and payment system of claim 7, wherein the discount expiration date is a date within one day.

12.   (Original) The electronic bill presentment and payment system of claim 11, wherein the data response file comprises an XML message, wherein the presentation server utilizes the content of the XML response message to build the client document, and wherein the instruction file is an XML remote processing call.

13.   (Original) The electronic bill presentment and payment system of claim 12, wherein the document style sheet includes a plurality of document fields and the presentation server populates each document field by matching data from the data

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response file to populate the document field.

14.   (Original) The electronic bill presentment and payment system of claim 13, wherein the data response file comprises a plurality of data fields and a plurality of predetermined tags, each tag identifying one of the plurality of data fields and wherein the presentation server utilizes a tag to identify data for inclusion in the client document.

15.   (Original) The electronic bill presentment and payment system of claim 14, wherein the client document is an HTML document.

16.   (Currently Amended) A method of providing electronic bill presentment and payment services, the method comprising

a)   receiving an invoice file comprising billing data from each of multiple biller clients and populating a billing database with the billing data, the billing data comprising, for each of a plurality of bills, an amount due and settlement and payment options comprising an indication of a discounted amount if paid prior to a discount expiration date;

b)   receiving an instruction file from a particular payer client representing a transaction for reading, from the billing database, billing data comprising bills from the multiple biller clients for the particular payer client with a defined discount expiration date;

c)   performing the transaction utilizing data included in the instruction file to generate a client response document, the client response document comprising response data comprising billing data for bills from the multiple biller clients for the particular payer client with the defined discount expiration date; data;

d)   providing a client response document comprising the response data in a specified document format corresponding to the payer client;

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e) receiving an instruction file from the client representing a transaction for authorizing payment of the discounted amount on at least one of the bills from the multiple biller clients for the particular payer client with the defined discount expiration date;

f) performing the transaction utilizing data included in the instruction file to initiate payment of the discounted amount on the at lest one of the bills from the multiple biller clients for the particular payer client with the defined discount expiration date and manipulating the billing data to reflect settlement of such at least one of the bills by payment of the discounted amount.

17. (Original) The method of providing electronic bill presentment and payment services of claim 16, wherein the response data is formatted as an XML message and wherein the client response document is an HTML document defined by a style sheet which includes a plurality of document fields populated with response data.

18. (Currently Amended) The method of providing electronic bill presentment and payment services of claim 16, wherein the plurality of bills from the multiple biller clients for a particular payer client with a defined discount expiration date are bills with a discount expiration date different than an invoice due date and the discounted amount is different than the amount due.

19. (Previously Amended) The method of providing electronic bill presentment and payment services of claim 18, wherein the discount expiration date is a date within one day.

20. (Canceled)

21. (Canceled)

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22.   (Canceled)

23.   (Previously Amended) The method of providing electronic bill presentment and payment services of claim 19, wherein the response data is formatted as an XML message and wherein the client response document is an HTML document defined by a style sheet which includes a plurality of document fields populated with response data.

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